

REMARKS/ARGUMENTS

Entry of the above amendment is respectfully requested. Claims 1 and 14 have been amended. Claims 1 - 4, 8 - 11, 13, 14, 16 and 17 are now pending. Favorable reconsideration and allowance of this application is respectfully requested in light of the amendments and the remarks that follow.

Telephone Interview

The Applicants thank the Examiner for the telephone interview of Feb. 28, 2007, during which proposed claim amendments were discussed. Pursuant to this discussion, the semicolons just prior to and just after the wherein clause were deleted and replaced with commas. This was the only amendment that the Examiner indicated was required. The Examiner also indicated that no further amendments would be necessary unless the application was "kicked back". As the Applicants have already responded to all of the points made in the office action, and have made further corrections that were not required in the action, the Applicants respectfully submit that it would be inappropriate to raise any further objections or rejections in an advisory action, and that any further rejection will require the issuance a new, non-final office action.

Claim Rejections 35 USC §112

Claims 1, 2, 9 - 11, 13 and 14 were rejected under 35 USC § 112 as being indefinite. Claims 1, 2, 9 - 11, 13 and 14 were said to be allowable if rewritten or amended to overcome the rejections under 35 USC § 112.

Claim 1 was rejected because the limitation "a probability of a payment obligation by the customer being honored" appeared to be out of place. Claim 1 has been amended so that the claim is more clear.

Claims 1, 2, 9 - 11, 13 and 14 were rejected based on the limitations "unique customer identifier" and "customer identifier." The claims have been amended to recite "unique customer identifier" throughout.

Suggested Claim Amendments

In the Action, it is suggested that the claim language be clarified to recite "the statistical elements are not security related". As no prior art rejections have been made, the Applicants respectfully submit that the addition of a negative limitation is unnecessary. The statistical elements are positively described in the specification, and the meaning of the term is believed to be sufficiently clear.

Conclusion


In view of the amendments and arguments above, the claims are now believed to more clearly define over the art of record. Hence, reconsideration and allowance of amended claims 1 - 4, 8 - 11, 13, 14, 16 and 17 are respectfully requested.

The Commissioner is authorized to charge any fees under 37 CFR § 1.17 that may be due on this application to Deposit Account 17-0055. The Commissioner is also authorized to treat this amendment and any future reply in this matter requiring a petition for an extension of time as incorporating a petition for extension of time for the appropriate length of time as provided by 37 CFR § 136(a)(3).

Please contact the undersigned at the telephone number below if you have any questions or if I can be of further assistance.

Respectfully submitted,

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